

reasonable interpretation of the claims. The claims of the present invention involve giving a customer cash back in excess of a transaction amount in response to an authorization or request by the customer. This function is not disclosed or suggested in Gatto. Therefore, Gatto cannot be used to support the examiner's position for Official Notice.

Respectfully submitted,

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Date: February 11, 2002  
Attorney Docket No.: 2400-208A

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